#### Case 6:19-bk-17249-MH Doc 47 Filed 11/19/20 Entered 11/19/20 21:47:14 Desc Imaged Certificate of Notice Page 1 of 5

United States Bankruptcy Court Central District of California

In re: Case No. 19-17249-MH Chapter 7 Mark Allen Beatty

Debtor(s)

# **CERTIFICATE OF NOTICE**

District/off: 0973-6 User: admin Page 1 of 3 Total Noticed: 29 Date Rcvd: Nov 17, 2020 Form ID: 318a

The following symbols are used throughout this certificate:

Symbol Definition

Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

#### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 19, 2020:

Recip ID		Recipient Name and Address
db	+	Mark Allen Beatty, PO Box 189, Crestline, CA 92325-0189
39748635	+	Lakeview Loan Servicing, LLC, P.O. Box 8068, Virginia Beach, VA 23450-8068
39940377	+	Lakeview Loan Servicing, LLC, c/o LoanCare, LLC, 3637 Sentara Way, Virginia Beach, VA 23452-4262
39748636	+	Loan Me, Inc., 1900 S. State College Blvd., Ste. 300, Anaheim, CA 92806-6152
39827201	+	LoanMe, Inc., 1900 S State College Blvd Suite 300, Anaheim, CA 92806-6152
39748637		Mountains Community Hospital, P.O. Box 70, Lake Arrowhead, CA 92352-0070
39748640		Western Sierra Emergency Phys, P.O. Box 661177, Arcadia, CA 91066-1177

TOTAL: 7

#### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Standard Time.			
Recip ID smg	Notice Type: Email Address EDI: EDD.COM	Date/Time	Recipient Name and Address
C		Nov 18 2020 06:33:00	Employment Development Dept., Bankruptcy Group MIC 92E, P.O. Box 826880, Sacramento, CA 94280-0001
smg	EDI: CALTAX.COM	Nov 18 2020 06:33:00	Franchise Tax Board, Bankruptcy Section MS: A-340, P.O. Box 2952, Sacramento, CA 95812-2952
cr	+ EDI: AISACG.COM	Nov 18 2020 06:33:00	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
39748625	+ Email/Text: bk@avant.com	Nov 18 2020 03:26:00	Avant, 222 N. LaSalle St., Ste. 1700, Chicago, IL 60601-1101
39748626	+ EDI: BANKAMER.COM	Nov 18 2020 06:28:00	Bank of America, P.O.Box 15019, Wilmington, DE 19850-5019
39748627	+ EDI: DVTM.COM	Nov 18 2020 06:33:00	Bridgecrest Acceptance Corp., 7300 E. Hampton Ave., Ste. 101, Mesa, AZ 85209-3324
39924274	+ EDI: DVTM.COM	Nov 18 2020 06:33:00	Bridgecrest Credit Company,LLC, PO BOX 29018, PHOENIX, AZ 85038-9018
39748628	EDI: CAPITALONE.COM	Nov 18 2020 06:28:00	Capital One, P.O. Box 60024, City Of Industry, CA 91716-0024
39748629	+ EDI: CAPITALONE.COM	Nov 18 2020 06:28:00	Capital One, P.O. Box 60599, City of Industry, CA 91716-0599
39748630	EDI: CAPITALONE.COM	Nov 18 2020 06:28:00	Capital One, P.O. Box 30285, Salt Lake City, UT 84130-0285
39748631	EDI: CAPONEAUTO.COM	Nov 18 2020 06:33:00	Capital One Auto Finance, P.O. Box 60511, City Of Industry, CA 91716-0511
39764606	+ EDI: AISACG.COM	Nov 18 2020 06:33:00	Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
39791471	EDI: CAPITALONE.COM	Nov 18 2020 06:28:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC

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40022217	EDI CALTAN COM		28272-1083
40022317	EDI: CALTAX.COM	Nov 18 2020 06:33:00	FRANCHISE TAX BOARD, BANKRUPTCY SECTION MS A340, PO BOX 2952, SACRAMENTO CA 95812-2952
39748632	EDI: BLUESTEM	Nov 18 2020 06:33:00	Fingerhut, P.O. Box 166, Newark, NJ 07101-0166
39748633	EDI: AMINFOFP.COM	Nov 18 2020 06:33:00	First Premier Bank, P.O. Box 5147, Sioux Falls,
39748634	+ EDI: IRS.COM		SD 57117-5147
		Nov 18 2020 06:28:00	IRS Insolvency Group 2, 880 Front Street, San Diego, CA 92101-8897
39748636	+ Email/Text: bankruptcy@servicingsolutions.com	Nov 18 2020 03:26:00	Loan Me, Inc., 1900 S. State College Blvd., Ste. 300, Anaheim, CA 92806-6152
39827201	+ Email/Text: bankruptcy@servicingsolutions.com	Nov 18 2020 03:26:00	LoanMe, Inc., 1900 S State College Blvd Suite 300, Anaheim, CA 92806-6152
39748638	+ Email/Text: netcreditbnc@enova.com	Nov 18 2020 03:26:58	Net Credit, 175 W. Jackson Blvd., Ste. 1000, Chicago, IL 60604-2863
39759194	+ Email/PDF: resurgentbknotifications@resurgent.com	Nov 18 2020 03:36:22	PYOD, LLC, Resurgent Capital Services, PO Box
		NOV 18 2020 03:30:22	19008, Greenville, SC 29602-9008
39843505	+ EDI: JEFFERSONCAP.COM	Nov 18 2020 06:33:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
39748639	+ Email/Text: RiskManagement@radiusbank.com	Nov 18 2020 03:26:00	Radius Bank, One Harbor Street, Boston, MA 02210-2445
39935467	+ EDI: RMSC.COM	Nov 18 2020 06:28:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021

TOTAL: 24

# **BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID cr	Bypass Reason	Name and Address Capital One Auto Finance, a division of Capital On
intp		Courtesy NEF
cr		Lakeview Loan Servicing, LLC
cr		LoanCare, LLC as servicer for Lakeview Loan Servic

TOTAL: 4 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

### NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 19, 2020	Signature:	/s/Joseph Speetjens	

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# CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 17, 2020 at the address(es) listed

below

Name Email Address

Christina J Khil

on behalf of Creditor LoanCare LLC as servicer for Lakeview Loan Servicing, LLC christinao@mclaw.org,

CACD\_ECF@mclaw.org;mcecfnotices@ecf.courtdrive.com

Christina J Khil

on behalf of Creditor Lakeview Loan Servicing LLC christinao@mclaw.org,

CACD\_ECF@mclaw.org;mcecfnotices@ecf.courtdrive.com

Jeffrey D Larkin

on behalf of Debtor Mark Allen Beatty larkinfirm@gmail.com larkinjr71997@notify.bestcase.com

Kelli M Brown

on behalf of Creditor Lakeview Loan Servicing LLC kbrown@mclaw.org, CACD\_ECF@mclaw.org

Ketan G Sawarkar

on behalf of Creditor Capital One Auto Finance a division of Capital One, N.A., c/o AIS Portfolio Services, LP

ketan.sawarkar@americaninfosource.com

Lynda T. Bui (TR)

trustee.bui@shulmanbastian.com C115@ecfcbis.com

Marjorie M Johnson

on behalf of Creditor Capital One Auto Finance a division of Capital One, N.A. mmjesq@yahoo.com, ca.ecf@aislegaltrac.com

United States Trustee (RS)

ustpregion16.rs.ecf@usdoj.gov

Valerie Smith

on behalf of Interested Party Courtesy NEF claims@recoverycorp.com

TOTAL: 9

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Information to identify the case:				
Debtor 1	Mark Allen Beatty	Social Security number or ITIN xxx-xx-1263		
	First Name Middle Name Last Name	EIN		
Debtor 2	First Name Middle Name Last Name	Social Security number or ITIN		
(Spouse, if filing)	I list Name whole Name Last Name	EIN		
United States Bankruptcy Court Central District of California				
Case number: 6:19-bk-17249-MH				

# Order of Discharge - Chapter 7

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Mark Allen Beatty

[include all names used by each debtor, including trade names, within the 8 years prior to the filing of the petition]

Debtor 1 Discharge Date: 11/17/20

Dated: 11/17/20

By the court: Mark D. Houle

United States Bankruptcy Judge

#### **Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

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### Some debts are not discharged

Examples of debts that are not discharged are:

- debts that are domestic support obligations;
- debts for most student loans;
- debts for most taxes;
- debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- some debts which the debtors did not properly list;
- debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.